

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-28144-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Audrey E Norman  
309 W Maiden Lane  
Somerdale, NJ 08083

Social Security No.:

xxx-xx-6559

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/3/18  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 24, 2017  
JAN: 1d

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Audrey E Norman  
 Debtor

Case No. 17-28144-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Oct 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2017.

db	+Audrey E Norman, 309 W Maiden Lane, Somerdale, NJ 08083-1721
cr	+STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517078751	#+Bank of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517078752	+Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517078753	+Citicards Cbna, Citicorp Credit Svc/Centralized, Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517053592	PHH mortgage services, PO Box 5452, Mount Laurel, NJ 08054-5452
517053591	+Phelan Hallinan & Diamond, P.C., 400 Fellowship Road, Ste. 100, Mount Laurel, NJ 08054-3437
517078749	+Roundpoint Mtg, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
517078750	State of New Jersey, Higher Education Student Assist, 4 Quakerbridge Plaza, PO BOX 548, Trenton, NJ 08625-0548
517078755	State of New Jersey, Motor Vehicle Violations Surcharge, Syste, P.O. Box 4850, Trenton, NJ 08650-4850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2017 23:00:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 24 2017 23:00:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517078756	+E-mail/Text: bankruptcy@td.com Oct 24 2017 23:00:36 TD Bank, NA, Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517078754\* PHH Mortgage Services, PO Box 5452, Mount Laurel, NJ 08054-5452

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2017 at the address(es) listed below:

Georgette Miller	on behalf of Debtor Audrey E Norman info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best case.com;gregmont@gbmlaw.net
Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Embrace Home Loans, Inc. rsolarz@kmllawgroup.com
Sherri J. Braunstein	on behalf of Creditor STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE et.al. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Thomas J Subranni	trustee@subranni.com, szuber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu tions.com;hinnaurato@subranni.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6